



**ENTERED**

TAWANA C. MARSHALL, CLERK  
THE DATE OF ENTRY IS  
ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

A handwritten signature in black ink, appearing to read "Robert L. Jones", written over a horizontal line.

United States Bankruptcy Judge

Signed February 25, 2011

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION

IN RE:	§	CASE NO. 10-10346-rlj13
	§	
MONICA S. SELF	§	CHAPTER 13
Debtor	§	
	§	
WELLS FARGO FINANCIAL TEXAS, INC.	§	
Movant	§	
	§	
V.	§	
	§	
MONICA S. SELF and	§	
WALTER O'CHESKEY, TRUSTEE	§	
Respondents	§	

**AGREED ORDER CONDITIONALLY MODIFYING AUTOMATIC STAY**

Came on before the Court for consideration the Motion For Relief From Stay of Act  
Against Property filed by WELLS FARGO FINANCIAL TEXAS, INC. and any response of

Debtor. The Court finds that the parties have reached an agreement conditionally modifying the Automatic Stay of 11 U.S.C. §362, and it is accordingly:

ORDERED that pursuant to the terms of that one certain Promissory Note executed by the Debtor in favor of Movant, secured by a Deed of Trust encumbering the real property more fully described hereinafter, Debtor shall disburse directly to Movant, timely when due, each monthly installment that falls due on or after the first day of March 2011.

ORDERED that Debtor shall modify the Chapter 13 Plan to include arrearage of \$3,470.00 by March 30, 2011. Said funds shall be applied to the post-petition mortgage installments for the months of November 2010, December 2010, January 2011 and February 2011, as well as attorney's fees and costs of \$500.00 and \$150.00 filing fee.

ORDERED that Debtor shall make all Trustee payments according to the Plan. Debtor shall keep all Trustee payments current.

ORDERED that the above-referenced mortgage installments and additional payments to bring arrearages current shall be made to the following address:

**WELLS FARGO FINANCIAL  
4143 121ST STREET  
URBANDALE, IA 50323**

ORDERED that Debtor shall provide to Movant, on or before March 30, 2011, proof of property insurance in an amount to sufficiently protect Movant's security interest in the Property. Failure to provide such proof shall be an event of default.

ORDERED that if Debtor defaults on any of the terms of this Order, Movant shall mail notice of default to the Debtor by certified mail, return receipt requested, and by regular mail. Unless the Debtor cures the default within fourteen (14) days of the date Movant mails the notice, the Automatic Stay of 11 U.S.C. §362 shall be and is hereby

ordered lifted with respect to Movant, its assignees and/or successors in interest. Movant shall send Notice of Default to Debtor on two occasions. Upon the third default by the Debtor to remit any of the payments referenced above, the Automatic Stay of 11 U.S.C. §362 shall be ordered lifted with respect to Movant without further notice to the Debtor. If Debtor defaults under the terms of the Order and the automatic stay is lifted, Movant, and its assignees and/or successors in interest, shall be excepted from the Automatic Stay and authorized to enforce its lien and to pursue its statutory and contractual remedies to gain possession of the following real property:

Property address: 2526 FRAN CIRCLE, CLYDE, TEXAS 79510

Legal Description: SEE EXHIBIT ATTACHED TO MOTION FOR RELIEF FROM STAY

ORDERED that in the event this case is dismissed, the Order shall be deemed null and void and neither party shall be bound by its terms.

Movant has complied with the notice requirements of Local Rule 4001.

Otherwise, the Automatic Stay of 11 U.S.C. §362 shall remain in effect.

**\*\* END OF ORDER\*\***

APPROVED AS TO  
FORM AND CONTENT:

/s/R. Christopher Naylor  
R. CHRISTOPHER NAYLOR  
State Bar No. 14829900  
KATHRYN B. DAVIS  
State Bar No. 24050364  
Attorneys for Movant  
4801 Woodway, Suite 420 West  
Houston, Texas 77056-1805  
713/622-8338 (Phone)  
713/622-4586 (Fax)

/s/Pamela J. Chaney  
PAMELA J. CHANEY  
Attorney for Debtors  
State Bar No. \_\_\_\_\_  
402 CYPRESS, STE. 310  
ABILENE, TEXAS 79601  
325/673-6699 (Phone)  
325/672-9227 (Fax)